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NEED UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of: FUKUNAGA, Muneyasu

Group Art Unit: 3628

Serial No.: 09/923,382

Examiner: Kirsten S. APPLE

Filed: August 8, 2001

P.T.O. Confirmation No.: 8920

For: METHOD OF ELECTRONICALLY SETTING CREDITS

AND SYSTEM THEREFOR

AMENDMENT UNDER 37 CFR §1.111

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

June 21, 2006

Sir:

In response to the Office Action dated April 7, 2006, please amend the above-identified application as follows: